Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

First Quarter of 2013

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Newfoundland and Labrador	**437**	**402**	**436**	**8.7**	**0.2**	**1,770**	**1,992**	**-11.1**
Bankruptcies	406	376	405	8.0	0.2	1,627	1,868	-12.9
Proposals	31	26	31	19.2	0.0	143	124	15.3
Prince Edward Island	**134**	**171**	**147**	**-21.6**	**-8.8**	**622**	**602**	**3.3**
Bankruptcies	106	136	119	-22.1	-10.9	472	489	-3.5
Proposals	28	35	28	-20.0	0.0	150	113	32.7
Nova Scotia	**1,046**	**1,043**	**1,110**	**0.3**	**-5.8**	**4,324**	**4,492**	**-3.7**
Bankruptcies	746	751	853	-0.7	-12.5	3,200	3,521	-9.1
Proposals	300	292	257	2.7	16.7	1,124	971	15.8
New Brunswick	**906**	**883**	**1,016**	**2.6**	**-10.8**	**3,803**	**3,790**	**0.3**
Bankruptcies	668	660	768	1.2	-13.0	2,859	3,015	-5.2
Proposals	238	223	248	6.7	-4.0	944	775	21.8
Quebec	**10,315**	**9,569**	**9,847**	**7.8**	**4.8**	**38,412**	**37,824**	**1.6**
Bankruptcies	6,531	6,363	6,716	2.6	-2.8	25,702	26,855	-4.3
Proposals	3,784	3,206	3,131	18.0	20.9	12,710	10,969	15.9
Ontario	**11,036**	**11,755**	**12,356**	**-6.1**	**-10.7**	**47,422**	**51,277**	**-7.5**
Bankruptcies	5,290	5,951	5,959	-11.1	-11.2	23,609	26,197	-9.9
Proposals	5,746	5,804	6,397	-1.0	-10.2	23,813	25,080	-5.1
Manitoba	**414**	**469**	**479**	**-11.7**	**-13.6**	**1,861**	**2,108**	**-11.7**
Bankruptcies	273	324	316	-15.7	-13.6	1,269	1,470	-13.7
Proposals	141	145	163	-2.8	-13.5	592	638	-7.2
Saskatchewan	**420**	**385**	**522**	**9.1**	**-19.5**	**1,758**	**2,132**	**-17.5**
Bankruptcies	263	221	293	19.0	-10.2	1,050	1,297	-19.0
Proposals	157	164	229	-4.3	-31.4	708	835	-15.2
Alberta	**2,238**	**2,221**	**2,565**	**0.8**	**-12.7**	**9,187**	**10,249**	**-10.4**
Bankruptcies	1,323	1,304	1,682	1.5	-21.3	5,630	7,003	-19.6
Proposals	915	917	883	-0.2	3.6	3,557	3,246	9.6
British Columbia	**2,909**	**2,772**	**3,103**	**4.9**	**-6.3**	**11,770**	**11,955**	**-1.5**
Bankruptcies	1,825	1,786	1,993	2.2	-8.4	7,586	7,976	-4.9
Proposals	1,084	986	1,110	9.9	-2.3	4,184	3,979	5.2
Northwest Territories	**9**	**18**	**18**	**-50.0**	**-50.0**	**45**	**50**	**-10.0**
Bankruptcies	5	11	10	-54.5	-50.0	24	35	-31.4
Proposals	4	7	8	-42.9	-50.0	21	15	40.0
Yukon	**7**	**15**	**5**	**-53.3**	**40.0**	**40**	**32**	**25.0**
Bankruptcies	4	10	4	-60.0	0.0	24	28	-14.3
Proposals	3	5	1	-40.0	200.0	16	4	300.0
Nunavut	**1**	**1**	**1**	**0.0**	**0.0**	**4**	**6**	**-33.3**
Bankruptcies	1	0	0	--	--	2	4	-50.0
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Canada	**29,872**	**29,704**	**31,605**	**0.6**	**-5.5**	**121,018**	**126,509**	**-4.3**
Bankruptcies	**17,441**	**17,893**	**19,118**	**-2.5**	**-8.8**	**73,054**	**79,758**	**-8.4**
Proposals	**12,431**	**11,811**	**12,487**	**5.2**	**-0.4**	**47,964**	**46,751**	**2.6**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Newfoundland and Labrador	**431**	**399**	**429**	**8.0**	**0.5**	**1,752**	**1,969**	**-11.0**
Bankruptcies	402	373	398	7.8	1.0	1,615	1,847	-12.6
Proposals	29	26	31	11.5	-6.5	137	122	12.3
Prince Edward Island	**128**	**170**	**137**	**-24.7**	**-6.6**	**609**	**578**	**5.4**
Bankruptcies	100	135	112	-25.9	-10.7	460	470	-2.1
Proposals	28	35	25	-20.0	12.0	149	108	38.0
Nova Scotia	**1,017**	**1,009**	**1,084**	**0.8**	**-6.2**	**4,215**	**4,394**	**-4.1**
Bankruptcies	723	724	832	-0.1	-13.1	3,112	3,441	-9.6
Proposals	294	285	252	3.2	16.7	1,103	953	15.7
New Brunswick	**891**	**866**	**998**	**2.9**	**-10.7**	**3,736**	**3,725**	**0.3**
Bankruptcies	657	645	752	1.9	-12.6	2,811	2,963	-5.1
Proposals	234	221	246	5.9	-4.9	925	762	21.4
Quebec	**9,770**	**9,081**	**9,326**	**7.6**	**4.8**	**36,369**	**35,726**	**1.8**
Bankruptcies	6,134	6,002	6,343	2.2	-3.3	24,190	25,323	-4.5
Proposals	3,636	3,079	2,983	18.1	21.9	12,179	10,403	17.1
Ontario	**10,734**	**11,432**	**11,969**	**-6.1**	**-10.3**	**46,146**	**49,706**	**-7.2**
Bankruptcies	5,054	5,696	5,659	-11.3	-10.7	22,631	24,960	-9.3
Proposals	5,680	5,736	6,310	-1.0	-10.0	23,515	24,746	-5.0
Manitoba	**399**	**454**	**462**	**-12.1**	**-13.6**	**1,814**	**2,038**	**-11.0**
Bankruptcies	259	312	305	-17.0	-15.1	1,230	1,413	-13.0
Proposals	140	142	157	-1.4	-10.8	584	625	-6.6
Saskatchewan	**386**	**364**	**483**	**6.0**	**-20.1**	**1,634**	**1,987**	**-17.8**
Bankruptcies	243	210	265	15.7	-8.3	979	1,193	-17.9
Proposals	143	154	218	-7.1	-34.4	655	794	-17.5
Alberta	**2,183**	**2,145**	**2,477**	**1.8**	**-11.9**	**8,908**	**9,910**	**-10.1**
Bankruptcies	1,287	1,255	1,618	2.5	-20.5	5,428	6,753	-19.6
Proposals	896	890	859	0.7	4.3	3,480	3,157	10.2
British Columbia	**2,833**	**2,706**	**3,024**	**4.7**	**-6.3**	**11,505**	**11,688**	**-1.6**
Bankruptcies	1,768	1,744	1,937	1.4	-8.7	7,393	7,773	-4.9
Proposals	1,065	962	1,087	10.7	-2.0	4,112	3,915	5.0
Northwest Territories	**9**	**18**	**18**	**-50.0**	**-50.0**	**44**	**50**	**-12.0**
Bankruptcies	5	11	10	-54.5	-50.0	24	35	-31.4
Proposals	4	7	8	-42.9	-50.0	20	15	33.3
Yukon	**5**	**15**	**5**	**-66.7**	**0.0**	**37**	**31**	**19.4**
Bankruptcies	2	10	4	-80.0	-50.0	21	27	-22.2
Proposals	3	5	1	-40.0	200.0	16	4	300.0
Nunavut	**1**	**1**	**1**	**0.0**	**0.0**	**3**	**6**	**-50.0**
Bankruptcies	1	0	0	--	--	1	4	-75.0
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Canada	**28,787**	**28,660**	**30,413**	**0.4**	**-5.3**	**116,772**	**121,808**	**-4.1**
Bankruptcies	**16,635**	**17,117**	**18,235**	**-2.8**	**-8.8**	**69,895**	**76,202**	**-8.3**
Proposals	**12,152**	**11,543**	**12,178**	**5.3**	**-0.2**	**46,877**	**45,606**	**2.8**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Newfoundland and Labrador	**6**	**3**	**7**	**100.0**	**-14.3**	**18**	**23**	**-21.7**
Bankruptcies	4	3	7	33.3	-42.9	12	21	-42.9
Proposals	2	0	0	--	--	6	2	200.0
Prince Edward Island	**6**	**1**	**10**	**500.0**	**-40.0**	**13**	**24**	**-45.8**
Bankruptcies	6	1	7	500.0	-14.3	12	19	-36.8
Proposals	0	0	3	--	-100.0	1	5	-80.0
Nova Scotia	**29**	**34**	**26**	**-14.7**	**11.5**	**109**	**98**	**11.2**
Bankruptcies	23	27	21	-14.8	9.5	88	80	10.0
Proposals	6	7	5	-14.3	20.0	21	18	16.7
New Brunswick	**15**	**17**	**18**	**-11.8**	**-16.7**	**67**	**65**	**3.1**
Bankruptcies	11	15	16	-26.7	-31.3	48	52	-7.7
Proposals	4	2	2	100.0	100.0	19	13	46.2
Quebec	**545**	**488**	**521**	**11.7**	**4.6**	**2,043**	**2,098**	**-2.6**
Bankruptcies	397	361	373	10.0	6.4	1,512	1,532	-1.3
Proposals	148	127	148	16.5	0.0	531	566	-6.2
Ontario	**302**	**323**	**387**	**-6.5**	**-22.0**	**1,276**	**1,571**	**-18.8**
Bankruptcies	236	255	300	-7.5	-21.3	978	1,237	-20.9
Proposals	66	68	87	-2.9	-24.1	298	334	-10.8
Manitoba	**15**	**15**	**17**	**0.0**	**-11.8**	**47**	**70**	**-32.9**
Bankruptcies	14	12	11	16.7	27.3	39	57	-31.6
Proposals	1	3	6	-66.7	-83.3	8	13	-38.5
Saskatchewan	**34**	**21**	**39**	**61.9**	**-12.8**	**124**	**145**	**-14.5**
Bankruptcies	20	11	28	81.8	-28.6	71	104	-31.7
Proposals	14	10	11	40.0	27.3	53	41	29.3
Alberta	**55**	**76**	**88**	**-27.6**	**-37.5**	**279**	**339**	**-17.7**
Bankruptcies	36	49	64	-26.5	-43.8	202	250	-19.2
Proposals	19	27	24	-29.6	-20.8	77	89	-13.5
British Columbia	**76**	**66**	**79**	**15.2**	**-3.8**	**265**	**267**	**-0.7**
Bankruptcies	57	42	56	35.7	1.8	193	203	-4.9
Proposals	19	24	23	-20.8	-17.4	72	64	12.5
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	0	--
Yukon	**2**	**0**	**0**	**--**	**--**	**3**	**1**	**200.0**
Bankruptcies	2	0	0	--	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
Nunavut	**0**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,085**	**1,044**	**1,192**	**3.9**	**-9.0**	**4,246**	**4,701**	**-9.7**
Bankruptcies	**806**	**776**	**883**	**3.9**	**-8.7**	**3,159**	**3,556**	**-11.2**
Proposals	**279**	**268**	**309**	**4.1**	**-9.7**	**1,087**	**1,145**	**-5.1**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Agriculture, Forestry, Fishing and Hunting	**30**	**23**	**28**	**30.4**	**7.1**	**117**	**122**	**-4.1**
Bankruptcies	22	17	24	29.4	-8.3	84	89	-5.6
Proposals	8	6	4	33.3	100.0	33	33	0.0
Mining and Oil and Gas Extraction	**5**	**12**	**2**	**-58.3**	**150.0**	**39**	**19**	**105.3**
Bankruptcies	2	7	1	-71.4	100.0	28	13	115.4
Proposals	3	5	1	-40.0	200.0	11	6	83.3
Utilities	**5**	**5**	**4**	**0.0**	**25.0**	**21**	**15**	**40.0**
Bankruptcies	3	2	3	50.0	0.0	11	11	0.0
Proposals	2	3	1	-33.3	100.0	10	4	150.0
Construction	**204**	**195**	**241**	**4.6**	**-15.4**	**796**	**795**	**0.1**
Bankruptcies	152	139	172	9.4	-11.6	587	609	-3.6
Proposals	52	56	69	-7.1	-24.6	209	186	12.4
Manufacturing	**106**	**110**	**123**	**-3.6**	**-13.8**	**418**	**547**	**-23.6**
Bankruptcies	68	82	88	-17.1	-22.7	288	396	-27.3
Proposals	38	28	35	35.7	8.6	130	151	-13.9
Wholesale Trade	**55**	**60**	**69**	**-8.3**	**-20.3**	**226**	**264**	**-14.4**
Bankruptcies	43	41	54	4.9	-20.4	165	204	-19.1
Proposals	12	19	15	-36.8	-20.0	61	60	1.7
Retail Trade	**145**	**125**	**155**	**16.0**	**-6.5**	**561**	**614**	**-8.6**
Bankruptcies	113	97	110	16.5	2.7	438	460	-4.8
Proposals	32	28	45	14.3	-28.9	123	154	-20.1
Transportation and Warehousing	**60**	**82**	**62**	**-26.8**	**-3.2**	**257**	**302**	**-14.9**
Bankruptcies	45	71	49	-36.6	-8.2	209	243	-14.0
Proposals	15	11	13	36.4	15.4	48	59	-18.6
Information and Cultural Industries	**11**	**18**	**13**	**-38.9**	**-15.4**	**60**	**71**	**-15.5**
Bankruptcies	10	16	13	-37.5	-23.1	50	52	-3.8
Proposals	1	2	0	-50.0	--	10	19	-47.4
Finance and Insurance	**23**	**18**	**22**	**27.8**	**4.5**	**73**	**102**	**-28.4**
Bankruptcies	19	16	17	18.8	11.8	61	74	-17.6
Proposals	4	2	5	100.0	-20.0	12	28	-57.1
Real Estate and Rental and Leasing	**35**	**29**	**37**	**20.7**	**-5.4**	**112**	**129**	**-13.2**
Bankruptcies	28	21	26	33.3	7.7	79	97	-18.6
Proposals	7	8	11	-12.5	-36.4	33	32	3.1

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Professional, Scientific and Technical Services	**78**	**68**	**83**	**14.7**	**-6.0**	**268**	**298**	**-10.1**
Bankruptcies	62	52	60	19.2	3.3	199	209	-4.8
Proposals	16	16	23	0.0	-30.4	69	89	-22.5
Management of Companies and Enterprises	**12**	**18**	**17**	**-33.3**	**-29.4**	**60**	**60**	**0.0**
Bankruptcies	10	11	12	-9.1	-16.7	49	48	2.1
Proposals	2	7	5	-71.4	-60.0	11	12	-8.3
Administrative and Support, Waste Management and Remediation Services	**50**	**46**	**57**	**8.7**	**-12.3**	**195**	**224**	**-12.9**
Bankruptcies	38	34	39	11.8	-2.6	145	167	-13.2
Proposals	12	12	18	0.0	-33.3	50	57	-12.3
Educational Services	**8**	**7**	**10**	**14.3**	**-20.0**	**29**	**34**	**-14.7**
Bankruptcies	5	6	8	-16.7	-37.5	23	25	-8.0
Proposals	3	1	2	200.0	50.0	6	9	-33.3
Health Care and Social Assistance	**12**	**8**	**12**	**50.0**	**0.0**	**53**	**73**	**-27.4**
Bankruptcies	8	7	11	14.3	-27.3	41	51	-19.6
Proposals	4	1	1	300.0	300.0	12	22	-45.5
Arts, Entertainment and Recreation	**21**	**25**	**21**	**-16.0**	**0.0**	**77**	**92**	**-16.3**
Bankruptcies	18	19	18	-5.3	0.0	62	79	-21.5
Proposals	3	6	3	-50.0	0.0	15	13	15.4
Accommodation and Food Services	**169**	**122**	**167**	**38.5**	**1.2**	**626**	**653**	**-4.1**
Bankruptcies	117	87	119	34.5	-1.7	438	495	-11.5
Proposals	52	35	48	48.6	8.3	188	158	19.0
Other Services (except Public Administration)	**56**	**73**	**67**	**-23.3**	**-16.4**	**257**	**280**	**-8.2**
Bankruptcies	43	51	57	-15.7	-24.6	202	228	-11.4
Proposals	13	22	10	-40.9	30.0	55	52	5.8
Public Administration	**0**	**0**	**2**	**--**	**-100.0**	**1**	**6**	**-83.3**
Bankruptcies	0	0	2	--	-100.0	0	5	-100.0
Proposals	0	0	0	--	--	1	1	0.0
Total	**1,085**	**1,044**	**1,192**	**3.9**	**-9.0**	**4,246**	**4,701**	**-9.7**
Bankruptcies	**806**	**776**	**883**	**3.9**	**-8.7**	**3,159**	**3,556**	**-11.2**
Proposals	**279**	**268**	**309**	**4.1**	**-9.7**	**1,087**	**1,145**	**-5.1**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Newfoundland and Labrador	**431**	**399**	**429**	**8.0**	**0.5**	**1,752**	**1,969**	**-11.0**
Bankruptcies	**402**	**373**	**398**	**7.8**	**1.0**	**1,615**	**1,847**	**-12.6**
Proposals	**29**	**26**	**31**	**11.5**	**-6.5**	**137**	**122**	**12.3**
Avalon Peninsula	213	169	177	26.0	20.3	786	813	-3.3
Bankruptcies	191	151	153	26.5	24.8	704	734	-4.1
Proposals	22	18	24	22.2	-8.3	82	79	3.8
South Coast - Burin Peninsula	34	35	26	-2.9	30.8	148	148	0.0
Bankruptcies	34	34	26	0.0	30.8	141	147	-4.1
Proposals	0	1	0	-100.0	--	7	1	600.0
West Coast - Northern Peninsula - Labrador	71	92	99	-22.8	-28.3	343	444	-22.7
Bankruptcies	70	90	95	-22.2	-26.3	327	423	-22.7
Proposals	1	2	4	-50.0	-75.0	16	21	-23.8
Notre Dame - Central Bonavista Bay	113	103	127	9.7	-11.0	474	566	-16.3
Bankruptcies	107	98	124	9.2	-13.7	443	544	-18.6
Proposals	6	5	3	20.0	100.0	31	22	40.9
Prince Edward Island	**128**	**170**	**137**	**-24.7**	**-6.6**	**609**	**578**	**5.4**
Bankruptcies	**100**	**135**	**112**	**-25.9**	**-10.7**	**460**	**470**	**-2.1**
Proposals	**28**	**35**	**25**	**-20.0**	**12.0**	**149**	**108**	**38.0**
Nova Scotia	**1,017**	**1,009**	**1,084**	**0.8**	**-6.2**	**4,215**	**4,394**	**-4.1**
Bankruptcies	**723**	**724**	**832**	**-0.1**	**-13.1**	**3,112**	**3,441**	**-9.6**
Proposals	**294**	**285**	**252**	**3.2**	**16.7**	**1,103**	**953**	**15.7**
Cape Breton	145	176	151	-17.6	-4.0	670	761	-12.0
Bankruptcies	87	109	105	-20.2	-17.1	442	554	-20.2
Proposals	58	67	46	-13.4	26.1	228	207	10.1
North Shore	187	194	193	-3.6	-3.1	740	745	-0.7
Bankruptcies	121	141	145	-14.2	-16.6	538	562	-4.3
Proposals	66	53	48	24.5	37.5	202	183	10.4
Annapolis Valley	149	138	161	8.0	-7.5	612	636	-3.8
Bankruptcies	121	111	128	9.0	-5.5	507	536	-5.4
Proposals	28	27	33	3.7	-15.2	105	100	5.0
Southern	121	135	138	-10.4	-12.3	528	564	-6.4
Bankruptcies	79	100	101	-21.0	-21.8	378	450	-16.0
Proposals	42	35	37	20.0	13.5	150	114	31.6
Halifax	416	366	442	13.7	-5.9	1,664	1,689	-1.5
Bankruptcies	316	263	354	20.2	-10.7	1,247	1,339	-6.9
Proposals	100	103	88	-2.9	13.6	417	350	19.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
New Brunswick	**891**	**866**	**998**	**2.9**	**-10.7**	**3,736**	**3,725**	**0.3**
Bankruptcies	**657**	**645**	**752**	**1.9**	**-12.6**	**2,811**	**2,963**	**-5.1**
Proposals	**234**	**221**	**246**	**5.9**	**-4.9**	**925**	**762**	**21.4**
Campbellton - Miramichi	151	162	205	-6.8	-26.3	637	740	-13.9
Bankruptcies	112	113	169	-0.9	-33.7	476	630	-24.4
Proposals	39	49	36	-20.4	8.3	161	110	46.4
Moncton - Richibucto	267	270	244	-1.1	9.4	1,129	1,042	8.3
Bankruptcies	198	206	171	-3.9	15.8	848	820	3.4
Proposals	69	64	73	7.8	-5.5	281	222	26.6
Saint John - St. Stephen	226	209	263	8.1	-14.1	926	947	-2.2
Bankruptcies	159	156	190	1.9	-16.3	687	733	-6.3
Proposals	67	53	73	26.4	-8.2	239	214	11.7
Fredericton - Oromocto	161	149	172	8.1	-6.4	661	576	14.8
Bankruptcies	123	111	125	10.8	-1.6	481	429	12.1
Proposals	38	38	47	0.0	-19.1	180	147	22.4
Edmundston - Woodstock	87	76	114	14.5	-23.7	384	420	-8.6
Bankruptcies	65	59	97	10.2	-33.0	319	351	-9.1
Proposals	22	17	17	29.4	29.4	65	69	-5.8
Quebec	**9,770**	**9,081**	**9,326**	**7.6**	**4.8**	**36,369**	**35,726**	**1.8**
Bankruptcies	**6,134**	**6,002**	**6,343**	**2.2**	**-3.3**	**24,190**	**25,323**	**-4.5**
Proposals	**3,636**	**3,079**	**2,983**	**18.1**	**21.9**	**12,179**	**10,403**	**17.1**
Gaspésie - Îles-de-la-Madeleine	127	88	98	44.3	29.6	367	374	-1.9
Bankruptcies	84	58	63	44.8	33.3	251	268	-6.3
Proposals	43	30	35	43.3	22.9	116	106	9.4
Bas-Saint-Laurent	212	194	186	9.3	14.0	716	671	6.7
Bankruptcies	148	130	138	13.8	7.2	531	483	9.9
Proposals	64	64	48	0.0	33.3	185	188	-1.6
Capitale-Nationale	620	603	590	2.8	5.1	2,349	2,276	3.2
Bankruptcies	423	463	459	-8.6	-7.8	1,744	1,758	-0.8
Proposals	197	140	131	40.7	50.4	605	518	16.8
Chaudière - Appalaches	290	300	318	-3.3	-8.8	1,148	1,196	-4.0
Bankruptcies	189	217	223	-12.9	-15.2	801	861	-7.0
Proposals	101	83	95	21.7	6.3	347	335	3.6
Estrie	374	341	332	9.7	12.7	1,355	1,281	5.8
Bankruptcies	274	262	235	4.6	16.6	1,008	995	1.3
Proposals	100	79	97	26.6	3.1	347	286	21.3
Centre-du-Québec	257	227	238	13.2	8.0	923	980	-5.8
Bankruptcies	166	161	160	3.1	3.8	671	739	-9.2
Proposals	91	66	78	37.9	16.7	252	241	4.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Montérégie	1,910	1,838	1,749	3.9	9.2	7,167	6,678	7.3
Bankruptcies	1,200	1,197	1,170	0.3	2.6	4,636	4,639	-0.1
Proposals	710	641	579	10.8	22.6	2,531	2,039	24.1
Montréal	2,239	2,012	2,235	11.3	0.2	8,524	8,921	-4.5
Bankruptcies	1,438	1,379	1,601	4.3	-10.2	5,849	6,483	-9.8
Proposals	801	633	634	26.5	26.3	2,675	2,438	9.7
Laval	534	531	514	0.6	3.9	2,049	1,903	7.7
Bankruptcies	344	320	325	7.5	5.8	1,298	1,311	-1.0
Proposals	190	211	189	-10.0	0.5	751	592	26.9
Lanaudière	801	705	755	13.6	6.1	2,961	2,769	6.9
Bankruptcies	417	398	443	4.8	-5.9	1,716	1,735	-1.1
Proposals	384	307	312	25.1	23.1	1,245	1,034	20.4
Laurentides	991	952	955	4.1	3.8	3,715	3,693	0.6
Bankruptcies	547	543	597	0.7	-8.4	2,202	2,438	-9.7
Proposals	444	409	358	8.6	24.0	1,513	1,255	20.6
Outaouais	640	556	603	15.1	6.1	2,267	2,146	5.6
Bankruptcies	383	349	385	9.7	-0.5	1,432	1,476	-3.0
Proposals	257	207	218	24.2	17.9	835	670	24.6
Abitibi - Témiscamingue	111	127	106	-12.6	4.7	460	452	1.8
Bankruptcies	72	92	71	-21.7	1.4	323	311	3.9
Proposals	39	35	35	11.4	11.4	137	141	-2.8
Mauricie	311	303	299	2.6	4.0	1,160	1,133	2.4
Bankruptcies	228	231	238	-1.3	-4.2	893	906	-1.4
Proposals	83	72	61	15.3	36.1	267	227	17.6
Saguenay - Lac-Saint-Jean	288	226	274	27.4	5.1	934	996	-6.2
Bankruptcies	175	150	179	16.7	-2.2	632	714	-11.5
Proposals	113	76	95	48.7	18.9	302	282	7.1
Côte-Nord	55	60	60	-8.3	-8.3	230	209	10.0
Bankruptcies	38	40	44	-5.0	-13.6	169	168	0.6
Proposals	17	20	16	-15.0	6.3	61	41	48.8
Nord-du-Québec	9	14	14	-35.7	-35.7	44	45	-2.2
Bankruptcies	7	9	10	-22.2	-30.0	34	37	-8.1
Proposals	2	5	4	-60.0	-50.0	10	8	25.0
Ontario	**10,734**	**11,432**	**11,969**	**-6.1**	**-10.3**	**46,146**	**49,706**	**-7.2**
Bankruptcies	**5,054**	**5,696**	**5,659**	**-11.3**	**-10.7**	**22,631**	**24,960**	**-9.3**
Proposals	**5,680**	**5,736**	**6,310**	**-1.0**	**-10.0**	**23,515**	**24,746**	**-5.0**
Ottawa	959	928	901	3.3	6.4	3,888	3,854	0.9
Bankruptcies	572	534	546	7.1	4.8	2,308	2,403	-4.0
Proposals	387	394	355	-1.8	9.0	1,580	1,451	8.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Kingston - Pembroke	415	417	410	-0.5	1.2	1,730	1,795	-3.6
Bankruptcies	243	256	261	-5.1	-6.9	1,054	1,205	-12.5
Proposals	172	161	149	6.8	15.4	676	590	14.6
Muskoka - Kawarthas	335	360	387	-6.9	-13.4	1,494	1,436	4.0
Bankruptcies	158	216	184	-26.9	-14.1	780	755	3.3
Proposals	177	144	203	22.9	-12.8	714	681	4.8
Toronto	4,430	4,821	5,151	-8.1	-14.0	19,304	21,395	-9.8
Bankruptcies	1,608	1,949	1,947	-17.5	-17.4	7,611	8,611	-11.6
Proposals	2,822	2,872	3,204	-1.7	-11.9	11,693	12,784	-8.5
Kitchener - Waterloo - Barrie	1,094	1,161	1,216	-5.8	-10.0	4,687	4,967	-5.6
Bankruptcies	542	615	554	-11.9	-2.2	2,408	2,501	-3.7
Proposals	552	546	662	1.1	-16.6	2,279	2,466	-7.6
Hamilton - Niagara Peninsula	1,365	1,402	1,505	-2.6	-9.3	5,773	6,075	-5.0
Bankruptcies	612	704	724	-13.1	-15.5	2,769	3,025	-8.5
Proposals	753	698	781	7.9	-3.6	3,004	3,050	-1.5
London	652	779	729	-16.3	-10.6	3,002	3,364	-10.8
Bankruptcies	381	454	420	-16.1	-9.3	1,728	2,016	-14.3
Proposals	271	325	309	-16.6	-12.3	1,274	1,348	-5.5
Windsor - Sarnia	597	652	692	-8.4	-13.7	2,577	2,862	-10.0
Bankruptcies	378	391	432	-3.3	-12.5	1,638	1,825	-10.2
Proposals	219	261	260	-16.1	-15.8	939	1,037	-9.5
Stratford - Bruce Peninsula	213	216	215	-1.4	-0.9	857	911	-5.9
Bankruptcies	129	135	143	-4.4	-9.8	545	607	-10.2
Proposals	84	81	72	3.7	16.7	312	304	2.6
Northeast	554	560	595	-1.1	-6.9	2,285	2,432	-6.0
Bankruptcies	347	336	333	3.3	4.2	1,405	1,555	-9.6
Proposals	207	224	262	-7.6	-21.0	880	877	0.3
Northwest	121	136	166	-11.0	-27.1	551	614	-10.3
Bankruptcies	83	107	114	-22.4	-27.2	386	456	-15.4
Proposals	38	29	52	31.0	-26.9	165	158	4.4
Manitoba	**399**	**454**	**462**	**-12.1**	**-13.6**	**1,814**	**2,038**	**-11.0**
Bankruptcies	**259**	**312**	**305**	**-17.0**	**-15.1**	**1,230**	**1,413**	**-13.0**
Proposals	**140**	**142**	**157**	**-1.4**	**-10.8**	**584**	**625**	**-6.6**
Southeast	36	35	28	2.9	28.6	137	120	14.2
Bankruptcies	26	30	21	-13.3	23.8	96	97	-1.0
Proposals	10	5	7	100.0	42.9	41	23	78.3
South Central	15	9	15	66.7	0.0	69	75	-8.0
Bankruptcies	12	7	11	71.4	9.1	56	53	5.7
Proposals	3	2	4	50.0	-25.0	13	22	-40.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Southwest	45	51	52	-11.8	-13.5	184	246	-25.2
Bankruptcies	22	34	32	-35.3	-31.3	112	154	-27.3
Proposals	23	17	20	35.3	15.0	72	92	-21.7
North Central	11	9	14	22.2	-21.4	45	49	-8.2
Bankruptcies	8	7	9	14.3	-11.1	31	33	-6.1
Proposals	3	2	5	50.0	-40.0	14	16	-12.5
Winnipeg	251	292	300	-14.0	-16.3	1,165	1,291	-9.8
Bankruptcies	170	194	201	-12.4	-15.4	798	902	-11.5
Proposals	81	98	99	-17.3	-18.2	367	389	-5.7
Interlake	14	23	22	-39.1	-36.4	89	106	-16.0
Bankruptcies	6	15	14	-60.0	-57.1	61	81	-24.7
Proposals	8	8	8	0.0	0.0	28	25	12.0
Parklands	12	16	8	-25.0	50.0	59	71	-16.9
Bankruptcies	6	14	3	-57.1	100.0	33	39	-15.4
Proposals	6	2	5	200.0	20.0	26	32	-18.8
North	13	18	22	-27.8	-40.9	66	79	-16.5
Bankruptcies	8	10	15	-20.0	-46.7	42	54	-22.2
Proposals	5	8	7	-37.5	-28.6	24	25	-4.0
Saskatchewan	**386**	**364**	**483**	**6.0**	**-20.1**	**1,634**	**1,987**	**-17.8**
Bankruptcies	**243**	**210**	**265**	**15.7**	**-8.3**	**979**	**1,193**	**-17.9**
Proposals	**143**	**154**	**218**	**-7.1**	**-34.4**	**655**	**794**	**-17.5**
Regina - Moose Mountain	98	93	120	5.4	-18.3	420	518	-18.9
Bankruptcies	55	48	50	14.6	10.0	218	248	-12.1
Proposals	43	45	70	-4.4	-38.6	202	270	-25.2
Swift Current - Moose Jaw	44	46	47	-4.3	-6.4	178	188	-5.3
Bankruptcies	25	33	26	-24.2	-3.8	114	119	-4.2
Proposals	19	13	21	46.2	-9.5	64	69	-7.2
Saskatoon - Biggar	127	107	167	18.7	-24.0	539	663	-18.7
Bankruptcies	82	60	99	36.7	-17.2	337	426	-20.9
Proposals	45	47	68	-4.3	-33.8	202	237	-14.8
Yorkton - Melville	27	21	37	28.6	-27.0	120	160	-25.0
Bankruptcies	19	14	21	35.7	-9.5	77	110	-30.0
Proposals	8	7	16	14.3	-50.0	43	50	-14.0
Prince Albert	81	90	98	-10.0	-17.3	343	419	-18.1
Bankruptcies	55	52	63	5.8	-12.7	209	271	-22.9
Proposals	26	38	35	-31.6	-25.7	134	148	-9.5
Northern	8	6	14	33.3	-42.9	35	39	-10.3
Bankruptcies	6	3	6	100.0	0.0	26	19	36.8
Proposals	2	3	8	-33.3	-75.0	9	20	-55.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Alberta	**2,183**	**2,145**	**2,477**	**1.8**	**-11.9**	**8,908**	**9,910**	**-10.1**
Bankruptcies	**1,287**	**1,255**	**1,618**	**2.5**	**-20.5**	**5,428**	**6,753**	**-19.6**
Proposals	**896**	**890**	**859**	**0.7**	**4.3**	**3,480**	**3,157**	**10.2**
Lethbridge - Medicine Hat	199	196	192	1.5	3.6	772	866	-10.9
Bankruptcies	143	120	134	19.2	6.7	507	625	-18.9
Proposals	56	76	58	-26.3	-3.4	265	241	10.0
Camrose - Drumheller	81	78	116	3.8	-30.2	379	439	-13.7
Bankruptcies	51	45	85	13.3	-40.0	249	315	-21.0
Proposals	30	33	31	-9.1	-3.2	130	124	4.8
Calgary	846	873	998	-3.1	-15.2	3,522	3,837	-8.2
Bankruptcies	508	547	691	-7.1	-26.5	2,238	2,722	-17.8
Proposals	338	326	307	3.7	10.1	1,284	1,115	15.2
Banff - Jasper - Rocky Mountain House	65	39	60	66.7	8.3	184	237	-22.4
Bankruptcies	45	22	43	104.5	4.7	120	185	-35.1
Proposals	20	17	17	17.6	17.6	64	52	23.1
Red Deer	141	127	124	11.0	13.7	496	496	0.0
Bankruptcies	72	56	82	28.6	-12.2	260	332	-21.7
Proposals	69	71	42	-2.8	64.3	236	164	43.9
Edmonton	708	685	771	3.4	-8.2	2,903	3,240	-10.4
Bankruptcies	381	372	441	2.4	-13.6	1,634	2,022	-19.2
Proposals	327	313	330	4.5	-0.9	1,269	1,218	4.2
Athabasca - Grande Prairie - Peace River	104	107	155	-2.8	-32.9	481	596	-19.3
Bankruptcies	67	72	103	-6.9	-35.0	330	423	-22.0
Proposals	37	35	52	5.7	-28.8	151	173	-12.7
Wood Buffalo - Cold Lake	40	40	60	0.0	-33.3	171	198	-13.6
Bankruptcies	21	21	38	0.0	-44.7	90	127	-29.1
Proposals	19	19	22	0.0	-13.6	81	71	14.1
British Columbia	**2,833**	**2,706**	**3,024**	**4.7**	**-6.3**	**11,505**	**11,688**	**-1.6**
Bankruptcies	**1,768**	**1,744**	**1,937**	**1.4**	**-8.7**	**7,393**	**7,773**	**-4.9**
Proposals	**1,065**	**962**	**1,087**	**10.7**	**-2.0**	**4,112**	**3,915**	**5.0**
Vancouver Island and Coast	646	576	614	12.2	5.2	2,465	2,416	2.0
Bankruptcies	429	377	418	13.8	2.6	1,627	1,699	-4.2
Proposals	217	199	196	9.0	10.7	838	717	16.9
Lower Mainland - Southwest	1,487	1,460	1,704	1.8	-12.7	6,125	6,416	-4.5
Bankruptcies	896	908	1,055	-1.3	-15.1	3,832	4,171	-8.1
Proposals	591	552	649	7.1	-8.9	2,293	2,245	2.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Thompson - Okanagan	418	389	407	7.5	2.7	1,764	1,697	3.9
Bankruptcies	261	249	262	4.8	-0.4	1,118	1,089	2.7
Proposals	157	140	145	12.1	8.3	646	608	6.3
Kootenay	91	101	99	-9.9	-8.1	393	365	7.7
Bankruptcies	62	80	73	-22.5	-15.1	280	249	12.4
Proposals	29	21	26	38.1	11.5	113	116	-2.6
Cariboo	139	115	127	20.9	9.4	503	507	-0.8
Bankruptcies	85	75	78	13.3	9.0	343	349	-1.7
Proposals	54	40	49	35.0	10.2	160	158	1.3
North Coast	15	23	26	-34.8	-42.3	84	99	-15.2
Bankruptcies	12	18	17	-33.3	-29.4	64	72	-11.1
Proposals	3	5	9	-40.0	-66.7	20	27	-25.9
Nechako	15	13	15	15.4	0.0	54	67	-19.4
Bankruptcies	8	11	9	-27.3	-11.1	37	47	-21.3
Proposals	7	2	6	250.0	16.7	17	20	-15.0
Northeast	21	27	30	-22.2	-30.0	115	119	-3.4
Bankruptcies	15	25	24	-40.0	-37.5	91	96	-5.2
Proposals	6	2	6	200.0	0.0	24	23	4.3
Northwest Territories	**9**	**18**	**18**	**-50.0**	**-50.0**	**44**	**50**	**-12.0**
Bankruptcies	**5**	**11**	**10**	**-54.5**	**-50.0**	**24**	**35**	**-31.4**
Proposals	**4**	**7**	**8**	**-42.9**	**-50.0**	**20**	**15**	**33.3**
Yukon	**5**	**15**	**5**	**-66.7**	**0.0**	**37**	**31**	**19.4**
Bankruptcies	**2**	**10**	**4**	**-80.0**	**-50.0**	**21**	**27**	**-22.2**
Proposals	**3**	**5**	**1**	**-40.0**	**200.0**	**16**	**4**	**300.0**
Nunavut	**1**	**1**	**1**	**0.0**	**0.0**	**3**	**6**	**-50.0**
Bankruptcies	**1**	**0**	**0**	**--**	**--**	**1**	**4**	**-75.0**
Proposals	**0**	**1**	**1**	**-100.0**	**-100.0**	**2**	**2**	**0.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Newfoundland and Labrador	**6**	**3**	**7**	**100.0**	**-14.3**	**18**	**23**	**-21.7**
Bankruptcies	**4**	**3**	**7**	**33.3**	**-42.9**	**12**	**21**	**-42.9**
Proposals	**2**	**0**	**0**	**--**	**--**	**6**	**2**	**200.0**
Avalon Peninsula	4	3	2	33.3	100.0	13	7	85.7
Bankruptcies	2	3	2	-33.3	0.0	7	7	0.0
Proposals	2	0	0	--	--	6	0	--
South Coast - Burin Peninsula	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	1	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	0	3	--	-66.7	2	8	-75.0
Bankruptcies	1	0	3	--	-66.7	2	8	-75.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	1	0	1	--	0.0	3	5	-40.0
Bankruptcies	1	0	1	--	0.0	3	3	0.0
Proposals	0	0	0	--	--	0	2	-100.0
Prince Edward Island	**6**	**1**	**10**	**500.0**	**-40.0**	**13**	**24**	**-45.8**
Bankruptcies	**6**	**1**	**7**	**500.0**	**-14.3**	**12**	**19**	**-36.8**
Proposals	**0**	**0**	**3**	**--**	**-100.0**	**1**	**5**	**-80.0**
Nova Scotia	**29**	**34**	**26**	**-14.7**	**11.5**	**109**	**98**	**11.2**
Bankruptcies	**23**	**27**	**21**	**-14.8**	**9.5**	**88**	**80**	**10.0**
Proposals	**6**	**7**	**5**	**-14.3**	**20.0**	**21**	**18**	**16.7**
Cape Breton	2	5	5	-60.0	-60.0	14	8	75.0
Bankruptcies	2	2	4	0.0	-50.0	10	7	42.9
Proposals	0	3	1	-100.0	-100.0	4	1	300.0
North Shore	3	8	5	-62.5	-40.0	15	18	-16.7
Bankruptcies	3	7	4	-57.1	-25.0	14	13	7.7
Proposals	0	1	1	-100.0	-100.0	1	5	-80.0
Annapolis Valley	1	2	3	-50.0	-66.7	14	12	16.7
Bankruptcies	1	2	3	-50.0	-66.7	10	11	-9.1
Proposals	0	0	0	--	--	4	1	300.0
Southern	4	3	0	33.3	--	16	9	77.8
Bankruptcies	3	1	0	200.0	--	12	8	50.0
Proposals	1	2	0	-50.0	--	4	1	300.0
Halifax	18	16	12	12.5	50.0	50	50	0.0
Bankruptcies	13	15	9	-13.3	44.4	42	40	5.0
Proposals	5	1	3	400.0	66.7	8	10	-20.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
New Brunswick	**15**	**17**	**18**	**-11.8**	**-16.7**	**67**	**65**	**3.1**
Bankruptcies	**11**	**15**	**16**	**-26.7**	**-31.3**	**48**	**52**	**-7.7**
Proposals	**4**	**2**	**2**	**100.0**	**100.0**	**19**	**13**	**46.2**
Campbellton - Miramichi	2	7	0	-71.4	--	15	13	15.4
Bankruptcies	2	6	0	-66.7	--	12	12	0.0
Proposals	0	1	0	-100.0	--	3	1	200.0
Moncton - Richibucto	3	5	8	-40.0	-62.5	20	21	-4.8
Bankruptcies	2	5	7	-60.0	-71.4	14	17	-17.6
Proposals	1	0	1	--	0.0	6	4	50.0
Saint John - St.Stephen	5	4	5	25.0	0.0	15	17	-11.8
Bankruptcies	4	3	5	33.3	-20.0	10	13	-23.1
Proposals	1	1	0	0.0	--	5	4	25.0
Fredericton - Oromocto	0	0	0	--	--	3	4	-25.0
Bankruptcies	0	0	0	--	--	2	3	-33.3
Proposals	0	0	0	--	--	1	1	0.0
Edmundston - Woodstock	5	1	5	400.0	0.0	14	10	40.0
Bankruptcies	3	1	4	200.0	-25.0	10	7	42.9
Proposals	2	0	1	--	100.0	4	3	33.3
Quebec	**545**	**488**	**521**	**11.7**	**4.6**	**2,043**	**2,098**	**-2.6**
Bankruptcies	**397**	**361**	**373**	**10.0**	**6.4**	**1,512**	**1,532**	**-1.3**
Proposals	**148**	**127**	**148**	**16.5**	**0.0**	**531**	**566**	**-6.2**
Gaspésie - Îles-de-la-Madeleine	4	6	3	-33.3	33.3	16	27	-40.7
Bankruptcies	3	6	1	-50.0	200.0	13	14	-7.1
Proposals	1	0	2	--	-50.0	3	13	-76.9
Bas-Saint-Laurent	13	7	8	85.7	62.5	36	50	-28.0
Bankruptcies	9	7	6	28.6	50.0	29	35	-17.1
Proposals	4	0	2	--	100.0	7	15	-53.3
Capitale-Nationale	44	33	46	33.3	-4.3	143	155	-7.7
Bankruptcies	32	24	33	33.3	-3.0	104	114	-8.8
Proposals	12	9	13	33.3	-7.7	39	41	-4.9
Chaudière - Appalaches	28	21	18	33.3	55.6	93	88	5.7
Bankruptcies	19	11	13	72.7	46.2	67	64	4.7
Proposals	9	10	5	-10.0	80.0	26	24	8.3
Estrie	14	10	11	40.0	27.3	51	47	8.5
Bankruptcies	10	5	7	100.0	42.9	37	33	12.1
Proposals	4	5	4	-20.0	0.0	14	14	0.0
Centre-du-Québec	14	11	14	27.3	0.0	49	60	-18.3
Bankruptcies	9	7	12	28.6	-25.0	35	47	-25.5
Proposals	5	4	2	25.0	150.0	14	13	7.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Montérégie	89	75	99	18.7	-10.1	311	364	-14.6
Bankruptcies	73	53	72	37.7	1.4	236	281	-16.0
Proposals	16	22	27	-27.3	-40.7	75	83	-9.6
Montréal	169	154	166	9.7	1.8	648	621	4.3
Bankruptcies	126	116	124	8.6	1.6	480	451	6.4
Proposals	43	38	42	13.2	2.4	168	170	-1.2
Laval	37	38	30	-2.6	23.3	153	153	0.0
Bankruptcies	28	29	17	-3.4	64.7	117	103	13.6
Proposals	9	9	13	0.0	-30.8	36	50	-28.0
Lanaudière	22	28	26	-21.4	-15.4	117	126	-7.1
Bankruptcies	13	21	19	-38.1	-31.6	88	98	-10.2
Proposals	9	7	7	28.6	28.6	29	28	3.6
Laurentides	41	48	39	-14.6	5.1	169	173	-2.3
Bankruptcies	25	39	26	-35.9	-3.8	118	126	-6.3
Proposals	16	9	13	77.8	23.1	51	47	8.5
Outaouais	26	15	15	73.3	73.3	79	70	12.9
Bankruptcies	20	13	11	53.8	81.8	59	43	37.2
Proposals	6	2	4	200.0	50.0	20	27	-25.9
Abitibi - Témiscamingue	2	10	4	-80.0	-50.0	36	16	125.0
Bankruptcies	1	8	2	-87.5	-50.0	29	14	107.1
Proposals	1	2	2	-50.0	-50.0	7	2	250.0
Mauricie	19	12	14	58.3	35.7	73	70	4.3
Bankruptcies	14	6	7	133.3	100.0	46	45	2.2
Proposals	5	6	7	-16.7	-28.6	27	25	8.0
Saguenay - Lac-Saint-Jean	16	11	24	45.5	-33.3	50	62	-19.4
Bankruptcies	12	9	19	33.3	-36.8	38	51	-25.5
Proposals	4	2	5	100.0	-20.0	12	11	9.1
Côte-Nord	2	6	1	-66.7	100.0	14	13	7.7
Bankruptcies	1	5	1	-80.0	0.0	11	11	0.0
Proposals	1	1	0	0.0	--	3	2	50.0
Nord-du-Québec	1	0	0	--	--	6	1	500.0
Bankruptcies	1	0	0	--	--	6	1	500.0
Proposals	0	0	0	--	--	0	0	--
Ontario	**302**	**323**	**387**	**-6.5**	**-22.0**	**1,276**	**1,571**	**-18.8**
Bankruptcies	**236**	**255**	**300**	**-7.5**	**-21.3**	**978**	**1,237**	**-20.9**
Proposals	**66**	**68**	**87**	**-2.9**	**-24.1**	**298**	**334**	**-10.8**
Ottawa	29	36	26	-19.4	11.5	131	128	2.3
Bankruptcies	21	30	22	-30.0	-4.5	102	98	4.1
Proposals	8	6	4	33.3	100.0	29	30	-3.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Kingston - Pembroke	8	6	6	33.3	33.3	26	30	-13.3
Bankruptcies	6	5	6	20.0	0.0	23	25	-8.0
Proposals	2	1	0	100.0	--	3	5	-40.0
Muskoka - Kawarthas	7	9	5	-22.2	40.0	29	36	-19.4
Bankruptcies	6	8	4	-25.0	50.0	24	33	-27.3
Proposals	1	1	1	0.0	0.0	5	3	66.7
Toronto	168	173	210	-2.9	-20.0	680	858	-20.7
Bankruptcies	129	131	162	-1.5	-20.4	505	664	-23.9
Proposals	39	42	48	-7.1	-18.8	175	194	-9.8
Kitchener - Waterloo - Barrie	18	25	34	-28.0	-47.1	105	137	-23.4
Bankruptcies	12	20	23	-40.0	-47.8	82	108	-24.1
Proposals	6	5	11	20.0	-45.5	23	29	-20.7
Hamilton - Niagara Peninsula	31	29	45	6.9	-31.1	121	170	-28.8
Bankruptcies	29	23	33	26.1	-12.1	98	134	-26.9
Proposals	2	6	12	-66.7	-83.3	23	36	-36.1
London	12	10	12	20.0	0.0	51	46	10.9
Bankruptcies	9	9	11	0.0	-18.2	42	37	13.5
Proposals	3	1	1	200.0	200.0	9	9	0.0
Windsor - Sarnia	11	14	17	-21.4	-35.3	49	64	-23.4
Bankruptcies	10	11	16	-9.1	-37.5	38	57	-33.3
Proposals	1	3	1	-66.7	0.0	11	7	57.1
Stratford - Bruce Peninsula	2	5	8	-60.0	-75.0	22	28	-21.4
Bankruptcies	1	5	5	-80.0	-80.0	20	23	-13.0
Proposals	1	0	3	--	-66.7	2	5	-60.0
Northeast	8	13	15	-38.5	-46.7	40	51	-21.6
Bankruptcies	6	10	11	-40.0	-45.5	31	39	-20.5
Proposals	2	3	4	-33.3	-50.0	9	12	-25.0
Northwest	6	3	8	100.0	-25.0	22	22	0.0
Bankruptcies	5	3	6	66.7	-16.7	14	19	-26.3
Proposals	1	0	2	--	-50.0	8	3	166.7
Manitoba	**15**	**15**	**17**	**0.0**	**-11.8**	**47**	**70**	**-32.9**
Bankruptcies	**14**	**12**	**11**	**16.7**	**27.3**	**39**	**57**	**-31.6**
Proposals	**1**	**3**	**6**	**-66.7**	**-83.3**	**8**	**13**	**-38.5**
Southeast	1	0	5	--	-80.0	4	9	-55.6
Bankruptcies	1	0	0	--	--	4	4	0.0
Proposals	0	0	5	--	-100.0	0	5	-100.0
South Central	1	2	1	-50.0	0.0	3	6	-50.0
Bankruptcies	1	2	1	-50.0	0.0	3	6	-50.0
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Southwest	1	3	3	-66.7	-66.7	6	13	-53.8
Bankruptcies	1	1	3	0.0	-66.7	2	10	-80.0
Proposals	0	2	0	-100.0	--	4	3	33.3
North Central	0	2	2	-100.0	-100.0	2	6	-66.7
Bankruptcies	0	2	2	-100.0	-100.0	2	6	-66.7
Proposals	0	0	0	--	--	0	0	--
Winnipeg	5	6	5	-16.7	0.0	21	28	-25.0
Bankruptcies	4	5	4	-20.0	0.0	18	23	-21.7
Proposals	1	1	1	0.0	0.0	3	5	-40.0
Interlake	0	1	0	-100.0	--	2	3	-33.3
Bankruptcies	0	1	0	-100.0	--	2	3	-33.3
Proposals	0	0	0	--	--	0	0	--
Parklands	6	0	0	--	--	9	2	350.0
Bankruptcies	6	0	0	--	--	8	2	300.0
Proposals	0	0	0	--	--	1	0	--
North	0	0	1	--	-100.0	0	2	-100.0
Bankruptcies	0	0	1	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**34**	**21**	**39**	**61.9**	**-12.8**	**124**	**145**	**-14.5**
Bankruptcies	**20**	**11**	**28**	**81.8**	**-28.6**	**71**	**104**	**-31.7**
Proposals	**14**	**10**	**11**	**40.0**	**27.3**	**53**	**41**	**29.3**
Regina - Moose Mountain	15	9	10	66.7	50.0	43	53	-18.9
Bankruptcies	3	6	8	-50.0	-62.5	15	41	-63.4
Proposals	12	3	2	300.0	500.0	28	12	133.3
Swift Current - Moose Jaw	4	4	6	0.0	-33.3	20	14	42.9
Bankruptcies	3	1	4	200.0	-25.0	11	7	57.1
Proposals	1	3	2	-66.7	-50.0	9	7	28.6
Saskatoon - Biggar	6	3	11	100.0	-45.5	19	31	-38.7
Bankruptcies	6	2	9	200.0	-33.3	16	24	-33.3
Proposals	0	1	2	-100.0	-100.0	3	7	-57.1
Yorkton - Melville	2	1	6	100.0	-66.7	17	20	-15.0
Bankruptcies	2	1	2	100.0	0.0	10	10	0.0
Proposals	0	0	4	--	-100.0	7	10	-30.0
Prince Albert	7	3	5	133.3	40.0	23	22	4.5
Bankruptcies	6	1	5	500.0	20.0	18	18	0.0
Proposals	1	2	0	-50.0	--	5	4	25.0
Northern	0	1	0	-100.0	--	2	4	-50.0
Bankruptcies	0	0	0	--	--	1	4	-75.0
Proposals	0	1	0	-100.0	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Alberta	**55**	**76**	**88**	**-27.6**	**-37.5**	**279**	**339**	**-17.7**
Bankruptcies	**36**	**49**	**64**	**-26.5**	**-43.8**	**202**	**250**	**-19.2**
Proposals	**19**	**27**	**24**	**-29.6**	**-20.8**	**77**	**89**	**-13.5**
Lethbridge - Medicine Hat	2	4	4	-50.0	-50.0	17	15	13.3
Bankruptcies	2	3	2	-33.3	0.0	15	11	36.4
Proposals	0	1	2	-100.0	-100.0	2	4	-50.0
Camrose - Drumheller	2	3	3	-33.3	-33.3	10	10	0.0
Bankruptcies	0	2	2	-100.0	-100.0	7	7	0.0
Proposals	2	1	1	100.0	100.0	3	3	0.0
Calgary	26	38	35	-31.6	-25.7	117	138	-15.2
Bankruptcies	17	27	28	-37.0	-39.3	88	102	-13.7
Proposals	9	11	7	-18.2	28.6	29	36	-19.4
Banff - Jasper - Rocky Mountain House	1	1	2	0.0	-50.0	5	9	-44.4
Bankruptcies	1	1	2	0.0	-50.0	5	8	-37.5
Proposals	0	0	0	--	--	0	1	-100.0
Red Deer	3	10	6	-70.0	-50.0	26	20	30.0
Bankruptcies	3	8	2	-62.5	50.0	17	13	30.8
Proposals	0	2	4	-100.0	-100.0	9	7	28.6
Edmonton	13	15	30	-13.3	-56.7	72	111	-35.1
Bankruptcies	5	5	23	0.0	-78.3	41	84	-51.2
Proposals	8	10	7	-20.0	14.3	31	27	14.8
Athabasca - Grande Prairie - Peace River	7	1	4	600.0	75.0	26	27	-3.7
Bankruptcies	7	1	3	600.0	133.3	24	19	26.3
Proposals	0	0	1	--	-100.0	2	8	-75.0
Wood Buffalo - Cold Lake	1	2	4	-50.0	-75.0	4	7	-42.9
Bankruptcies	1	1	2	0.0	-50.0	3	5	-40.0
Proposals	0	1	2	-100.0	-100.0	1	2	-50.0
British Columbia	**76**	**66**	**79**	**15.2**	**-3.8**	**265**	**267**	**-0.7**
Bankruptcies	**57**	**42**	**56**	**35.7**	**1.8**	**193**	**203**	**-4.9**
Proposals	**19**	**24**	**23**	**-20.8**	**-17.4**	**72**	**64**	**12.5**
Vancouver Island and Coast	20	17	13	17.6	53.8	51	49	4.1
Bankruptcies	12	8	5	50.0	140.0	30	30	0.0
Proposals	8	9	8	-11.1	0.0	21	19	10.5
Lower Mainland - Southwest	32	43	38	-25.6	-15.8	142	140	1.4
Bankruptcies	22	31	27	-29.0	-18.5	103	109	-5.5
Proposals	10	12	11	-16.7	-9.1	39	31	25.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Thompson - Okanagan	20	5	17	300.0	17.6	60	49	22.4
Bankruptcies	20	3	13	566.7	53.8	50	39	28.2
Proposals	0	2	4	-100.0	-100.0	10	10	0.0
Kootenay	1	0	9	--	-88.9	4	15	-73.3
Bankruptcies	1	0	9	--	-88.9	4	14	-71.4
Proposals	0	0	0	--	--	0	1	-100.0
Cariboo	1	1	1	0.0	0.0	3	4	-25.0
Bankruptcies	0	0	1	--	-100.0	1	3	-66.7
Proposals	1	1	0	0.0	--	2	1	100.0
North Coast	0	0	0	--	--	2	2	0.0
Bankruptcies	0	0	0	--	--	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Northeast	1	0	1	--	0.0	3	6	-50.0
Bankruptcies	1	0	1	--	0.0	3	5	-40.0
Proposals	0	0	0	--	--	0	1	-100.0
Northwest Territories	**0**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**1**	**0**	--
Yukon	**2**	**0**	**0**	--	--	**3**	**1**	**200.0**
Bankruptcies	**2**	**0**	**0**	--	--	**3**	**1**	**200.0**
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--
Nunavut	**0**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**1**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
St. John's	**N.L.**	**153**	**123**	**135**	**24.4**	**13.3**	**563**	**605**	**-6.9**
Bankruptcies		135	114	113	18.4	19.5	510	544	-6.3
Proposals		18	9	22	100.0	-18.2	53	61	-13.1
Halifax	**N.S.**	**397**	**348**	**422**	**14.1**	**-5.9**	**1,574**	**1,605**	**-1.9**
Bankruptcies		301	252	337	19.4	-10.7	1,183	1,276	-7.3
Proposals		96	96	85	0.0	12.9	391	329	18.8
Moncton	**N.B.**	**205**	**176**	**173**	**16.5**	**18.5**	**794**	**714**	**11.2**
Bankruptcies		153	128	117	19.5	30.8	595	556	7.0
Proposals		52	48	56	8.3	-7.1	199	158	25.9
Saint John	**N.B.**	**176**	**162**	**199**	**8.6**	**-11.6**	**718**	**707**	**1.6**
Bankruptcies		123	119	146	3.4	-15.8	530	552	-4.0
Proposals		53	43	53	23.3	0.0	188	155	21.3
Saguenay	**Que.**	**175**	**128**	**158**	**36.7**	**10.8**	**534**	**590**	**-9.5**
Bankruptcies		103	86	94	19.8	9.6	348	402	-13.4
Proposals		72	42	64	71.4	12.5	186	188	-1.1
Québec	**Que.**	**634**	**591**	**614**	**7.3**	**3.3**	**2,371**	**2,353**	**0.8**
Bankruptcies		430	442	470	-2.7	-8.5	1,715	1,799	-4.7
Proposals		204	149	144	36.9	41.7	656	554	18.4
Sherbrooke	**Que.**	**239**	**213**	**197**	**12.2**	**21.3**	**815**	**782**	**4.2**
Bankruptcies		193	174	148	10.9	30.4	665	622	6.9
Proposals		46	39	49	17.9	-6.1	150	160	-6.3
Trois-Rivières	**Que.**	**153**	**187**	**171**	**-18.2**	**-10.5**	**659**	**627**	**5.1**
Bankruptcies		121	144	135	-16.0	-10.4	516	497	3.8
Proposals		32	43	36	-25.6	-11.1	143	130	10.0
Montréal	**Que.**	**4,746**	**4,492**	**4,724**	**5.7**	**0.5**	**18,231**	**18,253**	**-0.1**
Bankruptcies		2,884	2,876	3,151	0.3	-8.5	11,736	12,634	-7.1
Proposals		1,862	1,616	1,573	15.2	18.4	6,495	5,619	15.6
Ottawa - Gatineau	**Ont./ Que.**	**1,097**	**1,004**	**1,062**	**9.3**	**3.3**	**4,192**	**4,122**	**1.7**
Bankruptcies		657	606	659	8.4	-0.3	2,541	2,631	-3.4
Proposals		440	398	403	10.6	9.2	1,651	1,491	10.7
Kingston	**Ont.**	**122**	**119**	**120**	**2.5**	**1.7**	**539**	**563**	**-4.3**
Bankruptcies		86	75	76	14.7	13.2	358	402	-10.9
Proposals		36	44	44	-18.2	-18.2	181	161	12.4
Peterborough	**Ont.**	**94**	**95**	**110**	**-1.1**	**-14.5**	**426**	**428**	**-0.5**
Bankruptcies		50	55	56	-9.1	-10.7	221	219	0.9
Proposals		44	40	54	10.0	-18.5	205	209	-1.9
Oshawa	**Ont.**	**383**	**393**	**438**	**-2.5**	**-12.6**	**1,529**	**1,691**	**-9.6**
Bankruptcies		126	158	163	-20.3	-22.7	586	666	-12.0
Proposals		257	235	275	9.4	-6.5	943	1,025	-8.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Toronto	**Ont.**	**3,925**	**4,309**	**4,656**	**-8.9**	**-15.7**	**17,304**	**19,436**	**-11.0**
Bankruptcies		1,453	1,751	1,771	-17.0	-18.0	6,885	7,858	-12.4
Proposals		2,472	2,558	2,885	-3.4	-14.3	10,419	11,578	-10.0
Hamilton	**Ont.**	**637**	**596**	**737**	**6.9**	**-13.6**	**2,712**	**3,103**	**-12.6**
Bankruptcies		264	284	332	-7.0	-20.5	1,215	1,479	-17.8
Proposals		373	312	405	19.6	-7.9	1,497	1,624	-7.8
St. Catharines - Niagara	**Ont.**	**458**	**523**	**478**	**-12.4**	**-4.2**	**1,905**	**1,811**	**5.2**
Bankruptcies		213	270	247	-21.1	-13.8	968	973	-0.5
Proposals		245	253	231	-3.2	6.1	937	838	11.8
Kitchener	**Ont.**	**413**	**358**	**415**	**15.4**	**-0.5**	**1,638**	**1,695**	**-3.4**
Bankruptcies		206	195	209	5.6	-1.4	863	938	-8.0
Proposals		207	163	206	27.0	0.5	775	757	2.4
Brantford	**Ont.**	**120**	**135**	**143**	**-11.1**	**-16.1**	**575**	**591**	**-2.7**
Bankruptcies		63	75	71	-16.0	-11.3	306	302	1.3
Proposals		57	60	72	-5.0	-20.8	269	289	-6.9
Guelph	**Ont.**	**99**	**95**	**108**	**4.2**	**-8.3**	**384**	**429**	**-10.5**
Bankruptcies		50	56	41	-10.7	22.0	212	201	5.5
Proposals		49	39	67	25.6	-26.9	172	228	-24.6
London	**Ont.**	**472**	**568**	**532**	**-16.9**	**-11.3**	**2,194**	**2,509**	**-12.6**
Bankruptcies		279	324	290	-13.9	-3.8	1,262	1,469	-14.1
Proposals		193	244	242	-20.9	-20.2	932	1,040	-10.4
Windsor	**Ont.**	**338**	**360**	**342**	**-6.1**	**-1.2**	**1,384**	**1,485**	**-6.8**
Bankruptcies		214	213	205	0.5	4.4	863	929	-7.1
Proposals		124	147	137	-15.6	-9.5	521	556	-6.3
Barrie	**Ont.**	**219**	**277**	**269**	**-20.9**	**-18.6**	**1,022**	**1,062**	**-3.8**
Bankruptcies		102	140	102	-27.1	0.0	499	469	6.4
Proposals		117	137	167	-14.6	-29.9	523	593	-11.8
Greater Sudbury	**Ont.**	**177**	**156**	**185**	**13.5**	**-4.3**	**680**	**715**	**-4.9**
Bankruptcies		89	90	84	-1.1	6.0	376	403	-6.7
Proposals		88	66	101	33.3	-12.9	304	312	-2.6
Thunder Bay	**Ont.**	**77**	**91**	**108**	**-15.4**	**-28.7**	**339**	**365**	**-7.1**
Bankruptcies		52	77	75	-32.5	-30.7	233	277	-15.9
Proposals		25	14	33	78.6	-24.2	106	88	20.5
Winnipeg	**Man.**	**250**	**294**	**296**	**-15.0**	**-15.5**	**1,168**	**1,304**	**-10.4**
Bankruptcies		169	199	199	-15.1	-15.1	806	915	-11.9
Proposals		81	95	97	-14.7	-16.5	362	389	-6.9
Regina	**Sask.**	**79**	**69**	**93**	**14.5**	**-15.1**	**326**	**395**	**-17.5**
Bankruptcies		45	31	39	45.2	15.4	156	190	-17.9
Proposals		34	38	54	-10.5	-37.0	170	205	-17.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Saskatoon	**Sask.**	**104**	**90**	**136**	**15.6**	**-23.5**	**445**	**548**	**-18.8**
Bankruptcies		68	50	79	36.0	-13.9	281	341	-17.6
Proposals		36	40	57	-10.0	-36.8	164	207	-20.8
Calgary	**Alta.**	**744**	**768**	**880**	**-3.1**	**-15.5**	**3,147**	**3,421**	**-8.0**
Bankruptcies		443	485	610	-8.7	-27.4	1,996	2,420	-17.5
Proposals		301	283	270	6.4	11.5	1,151	1,001	15.0
Edmonton	**Alta.**	**643**	**635**	**720**	**1.3**	**-10.7**	**2,685**	**3,063**	**-12.3**
Bankruptcies		343	347	410	-1.2	-16.3	1,510	1,909	-20.9
Proposals		300	288	310	4.2	-3.2	1,175	1,154	1.8
Kelowna	**B.C.**	**133**	**133**	**143**	**0.0**	**-7.0**	**610**	**629**	**-3.0**
Bankruptcies		80	83	88	-3.6	-9.1	373	384	-2.9
Proposals		53	50	55	6.0	-3.6	237	245	-3.3
Abbotsford	**B.C.**	**101**	**119**	**158**	**-15.1**	**-36.1**	**519**	**559**	**-7.2**
Bankruptcies		72	84	103	-14.3	-30.1	331	353	-6.2
Proposals		29	35	55	-17.1	-47.3	188	206	-8.7
Vancouver	**B.C.**	**1,219**	**1,202**	**1,357**	**1.4**	**-10.2**	**4,953**	**5,156**	**-3.9**
Bankruptcies		712	737	827	-3.4	-13.9	3,056	3,315	-7.8
Proposals		507	465	530	9.0	-4.3	1,897	1,841	3.0
Victoria	**B.C.**	**277**	**263**	**277**	**5.3**	**0.0**	**1,071**	**1,047**	**2.3**
Bankruptcies		175	166	189	5.4	-7.4	660	722	-8.6
Proposals		102	97	88	5.2	15.9	411	325	26.5

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
St. John's	**N.L.**	**2**	**3**	**1**	**-33.3**	**100.0**	**10**	**5**	**100.0**
Bankruptcies		1	3	1	-66.7	0.0	6	5	20.0
Proposals		1	0	0	--	--	4	0	--
Halifax	**N.S.**	**16**	**14**	**11**	**14.3**	**45.5**	**46**	**47**	**-2.1**
Bankruptcies		12	13	9	-7.7	33.3	39	38	2.6
Proposals		4	1	2	300.0	100.0	7	9	-22.2
Moncton	**N.B.**	**2**	**3**	**7**	**-33.3**	**-71.4**	**14**	**14**	**0.0**
Bankruptcies		2	3	6	-33.3	-66.7	10	12	-16.7
Proposals		0	0	1	--	-100.0	4	2	100.0
Saint John	**N.B.**	**4**	**3**	**3**	**33.3**	**33.3**	**11**	**8**	**37.5**
Bankruptcies		4	2	3	100.0	33.3	9	6	50.0
Proposals		0	1	0	-100.0	--	2	2	0.0
Saguenay	**Que.**	**7**	**3**	**13**	**133.3**	**-46.2**	**20**	**26**	**-23.1**
Bankruptcies		5	3	11	66.7	-54.5	14	22	-36.4
Proposals		2	0	2	--	0.0	6	4	50.0
Québec	**Que.**	**49**	**38**	**46**	**28.9**	**6.5**	**156**	**165**	**-5.5**
Bankruptcies		36	26	35	38.5	2.9	114	124	-8.1
Proposals		13	12	11	8.3	18.2	42	41	2.4
Sherbrooke	**Que.**	**5**	**8**	**5**	**-37.5**	**0.0**	**23**	**20**	**15.0**
Bankruptcies		5	4	2	25.0	150.0	17	14	21.4
Proposals		0	4	3	-100.0	-100.0	6	6	0.0
Trois-Rivières	**Que.**	**15**	**8**	**9**	**87.5**	**66.7**	**46**	**37**	**24.3**
Bankruptcies		11	3	6	266.7	83.3	28	29	-3.4
Proposals		4	5	3	-20.0	33.3	18	8	125.0
Montréal	**Que.**	**300**	**294**	**302**	**2.0**	**-0.7**	**1,182**	**1,202**	**-1.7**
Bankruptcies		218	228	216	-4.4	0.9	875	889	-1.6
Proposals		82	66	86	24.2	-4.7	307	313	-1.9
Ottawa - Gatineau	**Ont./ Que.**	**46**	**42**	**27**	**9.5**	**70.4**	**164**	**145**	**13.1**
Bankruptcies		34	35	19	-2.9	78.9	124	100	24.0
Proposals		12	7	8	71.4	50.0	40	45	-11.1
Kingston	**Ont.**	**4**	**3**	**4**	**33.3**	**0.0**	**14**	**11**	**27.3**
Bankruptcies		4	3	4	33.3	0.0	14	10	40.0
Proposals		0	0	0	--	--	0	1	-100.0
Peterborough	**Ont.**	**1**	**4**	**1**	**-75.0**	**0.0**	**10**	**13**	**-23.1**
Bankruptcies		1	4	1	-75.0	0.0	8	12	-33.3
Proposals		0	0	0	--	--	2	1	100.0
Oshawa	**Ont.**	**12**	**9**	**12**	**33.3**	**0.0**	**41**	**34**	**20.6**
Bankruptcies		12	7	11	71.4	9.1	38	31	22.6
Proposals		0	2	1	-100.0	-100.0	3	3	0.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Toronto	**Ont.**	**152**	**160**	**191**	**-5.0**	**-20.4**	**626**	**793**	**-21.1**
Bankruptcies		114	121	145	-5.8	-21.4	457	611	-25.2
Proposals		38	39	46	-2.6	-17.4	169	182	-7.1
Hamilton	**Ont.**	**16**	**16**	**20**	**0.0**	**-20.0**	**56**	**82**	**-31.7**
Bankruptcies		14	10	16	40.0	-12.5	43	64	-32.8
Proposals		2	6	4	-66.7	-50.0	13	18	-27.8
St. Catharines - Niagara	**Ont.**	**6**	**11**	**8**	**-45.5**	**-25.0**	**35**	**42**	**-16.7**
Bankruptcies		6	11	5	-45.5	20.0	32	36	-11.1
Proposals		0	0	3	--	-100.0	3	6	-50.0
Kitchener	**Ont.**	**9**	**7**	**13**	**28.6**	**-30.8**	**28**	**40**	**-30.0**
Bankruptcies		6	5	9	20.0	-33.3	19	31	-38.7
Proposals		3	2	4	50.0	-25.0	9	9	0.0
Brantford	**Ont.**	**5**	**1**	**8**	**400.0**	**-37.5**	**16**	**23**	**-30.4**
Bankruptcies		5	1	4	400.0	25.0	13	13	0.0
Proposals		0	0	4	--	-100.0	3	10	-70.0
Guelph	**Ont.**	**0**	**4**	**4**	**-100.0**	**-100.0**	**10**	**14**	**-28.6**
Bankruptcies		0	4	4	-100.0	-100.0	7	9	-22.2
Proposals		0	0	0	--	--	3	5	-40.0
London	**Ont.**	**6**	**9**	**9**	**-33.3**	**-33.3**	**36**	**30**	**20.0**
Bankruptcies		3	9	8	-66.7	-62.5	29	24	20.8
Proposals		3	0	1	--	200.0	7	6	16.7
Windsor	**Ont.**	**1**	**6**	**10**	**-83.3**	**-90.0**	**18**	**33**	**-45.5**
Bankruptcies		1	4	9	-75.0	-88.9	12	28	-57.1
Proposals		0	2	1	-100.0	-100.0	6	5	20.0
Barrie	**Ont.**	**4**	**5**	**6**	**-20.0**	**-33.3**	**28**	**29**	**-3.4**
Bankruptcies		3	3	4	0.0	-25.0	24	25	-4.0
Proposals		1	2	2	-50.0	-50.0	4	4	0.0
Greater Sudbury	**Ont.**	**3**	**2**	**3**	**50.0**	**0.0**	**5**	**6**	**-16.7**
Bankruptcies		3	2	3	50.0	0.0	5	5	0.0
Proposals		0	0	0	--	--	0	1	-100.0
Thunder Bay	**Ont.**	**4**	**1**	**5**	**300.0**	**-20.0**	**11**	**16**	**-31.3**
Bankruptcies		3	1	3	200.0	0.0	8	13	-38.5
Proposals		1	0	2	--	-50.0	3	3	0.0
Winnipeg	**Man.**	**5**	**6**	**5**	**-16.7**	**0.0**	**18**	**30**	**-40.0**
Bankruptcies		4	5	4	-20.0	0.0	15	25	-40.0
Proposals		1	1	1	0.0	0.0	3	5	-40.0
Regina	**Sask.**	**8**	**7**	**7**	**14.3**	**14.3**	**25**	**38**	**-34.2**
Bankruptcies		2	5	6	-60.0	-66.7	11	30	-63.3
Proposals		6	2	1	200.0	500.0	14	8	75.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2013	Q4 2012	Q1 2012	Q4 2012 to Q1 2013	Q1 2012 to Q1 2013	03-31-2013	03-31-2012	% Change
Saskatoon	**Sask.**	**4**	**2**	**11**	**100.0**	**-63.6**	**15**	**26**	**-42.3**
Bankruptcies		4	1	9	300.0	-55.6	13	19	-31.6
Proposals		0	1	2	-100.0	-100.0	2	7	-71.4
Calgary	**Alta.**	**24**	**35**	**30**	**-31.4**	**-20.0**	**103**	**119**	**-13.4**
Bankruptcies		15	24	25	-37.5	-40.0	76	92	-17.4
Proposals		9	11	5	-18.2	80.0	27	27	0.0
Edmonton	**Alta.**	**12**	**15**	**27**	**-20.0**	**-55.6**	**66**	**103**	**-35.9**
Bankruptcies		4	5	20	-20.0	-80.0	36	78	-53.8
Proposals		8	10	7	-20.0	14.3	30	25	20.0
Kelowna	**B.C.**	**6**	**2**	**6**	**200.0**	**0.0**	**23**	**23**	**0.0**
Bankruptcies		6	0	2	--	200.0	16	16	0.0
Proposals		0	2	4	-100.0	-100.0	7	7	0.0
Abbotsford	**B.C.**	**2**	**0**	**4**	**--**	**-50.0**	**5**	**10**	**-50.0**
Bankruptcies		2	0	1	--	100.0	4	7	-42.9
Proposals		0	0	3	--	-100.0	1	3	-66.7
Vancouver	**B.C.**	**29**	**40**	**29**	**-27.5**	**0.0**	**129**	**118**	**9.3**
Bankruptcies		19	29	21	-34.5	-9.5	93	90	3.3
Proposals		10	11	8	-9.1	25.0	36	28	28.6
Victoria	**B.C.**	**12**	**6**	**4**	**100.0**	**200.0**	**25**	**23**	**8.7**
Bankruptcies		9	5	2	80.0	350.0	18	16	12.5
Proposals		3	1	2	200.0	50.0	7	7	0.0